



BEST AVAILABLE COPY

Ifw ✓

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Duccio Marco Gasparri
Title : COMPUTER SYSTEM FOR THE CALCULATION OF INTERESTS
FOR ENTRUSTMENTS OF MONEY
Serial No. : 10/583,692
Filing Date : June 20, 2006
Docket No. : 40593
Customer No. : 000116

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. § 1.98, applicant is submitting herewith Form PTO-1449 listing references for consideration by the Examiner. Copies of any U.S. patent references are not enclosed because they are not required. Copies of any other references are enclosed.

If any fees are required by this communication, please charge such fees to our Deposit Account No. 16-0820, Order No. 40593.

Respectfully submitted,

PEARNE & GORDON LLP

By John P. Murtaugh
John P. Murtaugh, Reg. No. 54226


1801 East 9th Street, Suite 1200
Cleveland, Ohio 44114-3108
(216) 579-1700

Date: 9-18-06

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

John P. Murtaugh
Name of Attorney for Applicant(s)
9-18-06 John P. Murtaugh
Date Signature of Attorney

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.F./

Form PTO-1449				U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE		ATTY. DOCKET NO. 40593		SERIAL NO. 10/583,692	
		INFORMATION DISCLOSURE CITATION BY APPLICANT (USE SEVERAL SHEETS IF NECESSARY)		APPLICANT: Duccio Marco Gasparri					
				FILING DATE: June 20, 2006				GROUP ART UNIT:	

U.S. PATENT DOCUMENTS							
Examiner Initial	Document No.	Date	Name	Class	Subclass	Filing Date If Appropriate	
	A						

FOREIGN PATENT DOCUMENTS							
Document No.	Date	Country	Class	Subclass	Translation		
B							

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)	
C	Nobuyuki ODA and Jun MURANAGA, "A New Framework for Measuring the Credit Risk of a Portfolio: The "ExVaR" Model", Monetary and Economic Studies of the Bank of Japan, December, 1997, pp. 27-62.
D	Douglas W. DWYER et al., "MOODY'S KMV RISKCALC™ v3.1 MODEL", Moody's KMV Company, April 5, 2004, pp. 1-36.
E	Edward I. ALTMAN et al., "The Link between Default and Recovery Rates: Theory, Empirical Evidence, and Implications", The Journal of Business, 2005, Vol. 78, No. 6, pp. 2203-2227.
F	Moody's KMV Company, "EDF OVERVIEW", at least as early as June 19, 2006, pp. 1-2.
G	Robert C. MERTON, "Theory of Rational Option Pricing", The Bell Journal of Economics and Management Science, Spring, 1973, Vol. 4, No. 1, pp. 141-183.
H	Fischer BLACK and Myron SCHOLES, "The Pricing of Options and Corporate Liabilities", The Journal of Political Economy, May-June, 1973, Vol. 81, No. 3, pp. 637-654.
I	Robert C. MERTON, "On the Pricing of Corporate Debt: The Risk Structure of Interest Rates", The Journal of Finance, May, 1974, Vol. 29, No. 2, pp. 449-470.
J	Edward I. ALTMAN et al., "ZETA™ ANALYSIS, A new model to identify bankruptcy risk of corporations", The Journal of Banking and Finance, 1977, Vol. 1, pp. 29-54.
K	Edward I. ALTMAN, "Measuring Corporate Bond Mortality and Performance", The Journal of Finance, September, 1989, Vol. 44, No. 4, pp. 909-922.
L	Paul ASQUITH et al., "Original Issue High Yield Bonds: Aging Analyses of Defaults, Exchanges, and Calls", The Journal of Finance, September, 1989, Vol. 44, No. 4, pp. 923-952.
M	Greg M. GUPTON et al., "CreditMetrics™ - Technical Document", J.P. Morgan & Co. Inc., New York, April 2, 1997, pp. i-xii, 1-200.

Examiner: /Hao Fu/	Date Considered 03/05/2008
--------------------	----------------------------

*Examiner:	Initial if reference considered, regardless of whether citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
------------	---

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /H.F./